

ABSTRACT

The present invention provides a system, method and apparatus for direct point-of-service health care by a network provider. The system includes a network provider (502) that provides a health care plan, one or more medical service/good providers (302) that have joined the health care plan, one or more individuals (402) that are members of the health care
5 plan and participate via incentives within a member multi-level network (408, 410, etc.) and a discount price list (312) provided by the network provider (502) that regulates the cost of services/goods provided to the members (402) by the medical service/good providers (302) such that the members pay the medical service/good providers (302) in-full directly for any services/goods rendered based on the discount price list (312). The present invention also
10 provides a system wherein the medical service/good providers (302) join the health care plan and participate via incentives within a member multi-level network (418, 420, etc).